State of Washington Office of Insurance Commissioner 2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Ocean Marine

All Dollars in Thousands

Pank Company Name	' •	NAIC Code	Dom	Direct Premiums Written	Market	Direct Premiums	Direct Losses	Loss
2 Firemans Fund Ins Co 24767 MN \$10.013 9.14% \$10.553 \$6.838 4 National Cas Co 11991 WI \$9.651 8.81% \$9.051 \$3.265 \$1.84 National Cas Co 11991 WI \$9.651 8.81% \$9.051 \$3.265 \$1.84 National Cas Co 14207 NY \$9.235 7.52% \$9.421 \$5.642 \$1.84 National Cas Co 14207 NY \$9.235 7.52% \$9.421 \$5.642 \$1.84 National Cas Co 14207 NY \$9.235 7.52% \$9.421 \$5.642 \$1.84 National Cas Co 14207 NY \$9.235 7.52% \$9.421 \$5.642 \$1.84 National Cas Co 16008 NY \$1.646 4.42% \$5.201 \$2.204 \$1.84 National Cas Co 16008 NY \$4.646 4.42% \$5.201 \$2.204 \$1.84 National Cas Co 16008 NY \$4.646 4.42% \$5.201 \$2.204 \$1.84 National Cas Co 16008 NY \$4.646 4.42% \$5.201 \$2.204 \$1.84 National Cas Co 16008 NY \$4.646 4.42% \$5.201 \$2.204 \$1.84 National Cas Co 16008 NY \$4.646 4.42% \$5.201 \$2.204 \$1.84 National Cas Co 16008 NY \$4.646 4.42% \$5.201 \$2.204 \$1.84 National Cas Co 16008 NY \$4.646 4.42% \$5.201 \$1.204 \$					Share 44.05%	Earned	Incurred	Ratio(1) 37.82%
3 St Paul Fire & Mainteine Ins Co								109.53%
4 National Cas Co 11991 WI \$3.651 8.81% \$9.051 \$3.265 Navigators inc Co 42207 NV \$8.235 75.2% \$9.421 \$5.842 6. American Home Assur Co 19380 NV \$7279 6.84% \$7.227 \$3.084 7. New York Marine & Grif Ins Co 16608 NY \$4.846 4.42% \$5.201 \$2.204 7. New York Marine & Grif Ins Co 2021 MA \$3.816 3.46% \$5.201 \$2.204 7. New York Marine & Grif Ins Co 2021 MA \$3.816 3.46% \$5.396 \$7.894 9. Abe American ins Co 2021 MA \$3.816 3.46% \$5.396 \$7.894 9. Abe American ins Co 20267 PA \$3.675 3.39% \$3.074 \$1.651 1.00 Commonwealth ins Co Of Amer 10.220 WA \$3.373 3.06% \$3.238 \$3.123 11 Continental Cas Co 2043 IL \$3.271 2.99% \$3.116 \$1.875 11.20						, ,	. ,	
5 Navigators Ins Co 42007 NV \$225 7.52% \$9.421 \$5.842 6 American Home Assur Co 19380 NV \$7.279 6.64% \$7.227 \$3.084 7 New York Martine & Gord Inis Co 16608 NY \$4,846 4.42% \$5.201 \$2.204 8 OneBeacon America Inis Co 20621 MA \$3.816 3.46% \$5.305 \$7.894 9 Ace American Inis Co 20641 MA \$3.616 3.46% \$5.336 \$7.894 10 Commonwealth Inis Co Ol Amer 10220 WA \$3.373 3.08% \$3.238 \$3.122 11 Continental Cas Co 20443 IL \$3.271 2.99% \$3.146 \$1.031 12 Continental Inis Co 35289 SC \$3.262 2.98% \$3.346 \$1.031 13 Insurance Co Of North Amer 22713 PA \$3.067 2.79% \$3.817 (\$204) 14 Markel American Ins Co 28832 VA \$2.881 2.69% \$3.346 \$1.031 15 Indentify Ins Co <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>64.80%</td>								64.80%
6 American Home Assur Co 19380 NY \$7.279 6.84% \$7.227 \$3.084 7 New York Marine & Gril Ins Co 16608 NY \$4.846 4.42% \$5.201 \$2.204 8 One-Beacon America Ins Co 20621 MA \$3.816 3.46% \$6.396 \$7.894 9 Aso American Ins Co 20627 PA \$3.675 3.35% \$3.074 \$1.551 10 Commonwall Ins Co 20443 IL \$3.271 2.99% \$3.116 \$1.875 11 Continental Cas Co 20443 IL \$3.271 2.99% \$3.116 \$1.875 12 Continental Ins Co 35289 SC \$3,262 2.99% \$3.317 (\$204) 13 Insurance Co Of North Amer 22713 PA \$3.057 2.79% \$3.817 (\$204) 14 Markel American Ins Co 28932 VA \$3.881 2.68% \$3.237 \$896 15 Northern Assur Co Of North Amer 43575 PA \$2.700 2.49% \$2.305 \$1.686 16 Indemnity Ins Co Of						* *	, ,	36.08%
7 New York Marine & Grif Ins Co 16608 NY \$4,846 4.42% \$5,201 \$2,204 8 OneBeason American Ins Co 20621 MA \$3,816 3.48% \$6,306 \$7,894 9 Ace American Ins Co 22667 PA \$3,675 3.35% \$3,074 \$1,551 10 Commonwealth Ins Co 22687 PA \$3,675 3.36% \$3,238 \$3,123 11 Continental Cas Co 20443 L \$3,271 2.99% \$3,416 \$1,675 12 Continental Ins Co 35298 SC \$3,262 2.99% \$3,416 \$1,031 14 Markel American Ins Co 28932 VA \$2,881 2.63% \$3,237 \$896 15 Northern Assur Co Ol Amer 38369 MA \$2,881 2.63% \$3,237 \$896 16 Indemnity Ins Co Ol Morth Amer 43575 PA \$2,730 2.49% \$2,365 \$1,683 18 Foremost Ins Co 11185 MI \$1,879 1,72% \$1,989 \$772 19 Zurich American Ins Co								62.01%
8 OneBaacon America Ins Co 20621 MA \$3.816 3.48% \$6.306 \$7.894 9 Ace American Ins Co 2064 PA \$3.675 3.36% \$3.074 \$1.551 10 Commonwealth Ins Co Of Amer 10220 WA \$3.373 3.06% \$3.238 \$3.123 11 Continental Cas Co 2043 IL \$3.271 2.99% \$3.116 \$1.875 12 Continental Ins Co 35289 SC \$3.262 2.99% \$3.316 \$1.031 13 Insurance Co Of North Amer 22713 PA \$3.067 2.79% \$3.817 (\$2.041) 4 Markel American Ins Co 28932 VA \$2.881 2.683% \$3.237 \$9.696 15 Northern Assur Co Of Amer 3839 MA \$2.838 2.59% \$861 3.006 16 Indemnity Ins Co Of North Amer 43575 PA \$2.730 2.49% \$2.365 \$1.888 17 Great American Ins Co 11185 MI \$3.879 1.77% \$1.969 \$772 1.97 Junior American Ins Co 11185 MI \$3.879 1.77% \$1.969 \$772 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000						* '		42.67%
9 Ace American Ins Co 22667 PA \$3.675 3.35% \$3.074 \$1.551 10 Commonwealth ins Co Of Amer 10220 WA \$3.373 3.08% \$3.238 \$3.123 11 Continental Cas Co 2043 IL \$3.271 2.99% \$3.116 \$1.675 12 Continental Ins Co 35289 SC \$3.262 2.98% \$3.346 \$1.031 13 Insurance Co Ol North Amer 22713 PA \$3.0577 2.79% \$3.817 (\$204) 14 Markel American Ins Co 28932 VA \$2.881 2.63% \$3.237 \$896 15 Northern Assur Co Of Amer 38369 MA \$2.838 2.59% \$851 \$3.06 16 Indemnity Ins Co Of Marer 43575 PA \$2.730 2.49% \$2.365 \$1.688 17 Great American Ins Co Of North Amer 43575 PA \$2.730 2.49% \$2.365 \$1.688 17 Great American Ins Co Of North American Ins Co 11685 NY \$1.924 1.76% \$1.883 \$281							. ,	42.37%
10 Commonwealth Ins Co Of Amer 10220 WA \$3.373 3.08% \$3.238 \$3.123 11 Continental Cas Co 20443 IL \$3.271 2.99% \$3.116 \$1.875 12 Continental Ins Co 35289 SC \$3.262 2.98% \$3.346 \$1.031 13 Insurance Co Of North Amer 22713 PA \$3.057 2.79% \$3.817 (\$204) 14 Markel American Ins Co 28932 VA \$2.881 2.63% \$3.237 \$896 15 Northern Assur Co Of Amer 38369 MA \$2.838 2.59% \$851 \$306 15 Individually Ins Co Of North Amer 43575 PA \$2.730 2.49% \$2.365 \$1.688 17 Great American Ins Co 11185 MI \$1.879 1.72% \$1.699 \$7.72 18 Foremost Ins Co 11185 MI \$1.879 1.72% \$1.969 \$7.72 19 Zurich American Ins Co 16535 NY \$1.633 1.49% \$1.620 \$390 20 Standard Fire Ins Co 19070 CT \$1.631 1.49% \$1.397 \$3.36 21 Northern Ins Co O 37885 DE \$1.260 1.15% \$1.397 \$386 22 XL Specialty Ins Co 37885 DE \$1.260 1.15% \$1.397 \$889 \$227 24 Encompass Ins Co 19071 IL \$530 0.48% \$3.77 \$88 25 Hartford Fire In Co 19082 CT \$5.26 0.48% \$5.90 \$894 26 Liberty Ins Underwriters Inc 19917 NY \$5.00 0.46% \$5.90 \$894 27 Centennial Ins Co 19909 NY \$3.86 0.35% \$835 \$3.74 28 Liberty Multi Ins Co 2.2043 MA \$367 0.33% \$1.91 \$1.91 \$1.91 29 USAA Cas Ins Co 2.2043 MA \$367 0.33% \$1.91 \$1.9								123.439
11 Continental Cas Co				4-1-		+ - / -	. ,	50.45%
12 Continental Ins Co 35289 SC \$3,262 2,98% \$3,346 \$1,031 13 Insurance Co Of North Amer 22713 PA \$3,057 2,78% \$3,817 (\$204) 14 Markel American Ins Co 28932 VA \$2,281 2,63% \$3,237 \$896 15 Northern Assur Co Of Amer 38369 MA \$2,838 2,59% \$851 \$306 16 Indermity Ins Co Of North Amer 43575 PA \$2,270 2,49% \$2,365 \$1,688 17 Great American Ins Co of NY 22136 NY \$1,924 1,76% \$1,893 \$2,285 \$1,688 18 Foremost Ins Co 11185 MI \$1,879 1,72% \$1,969 \$772 19 Zurich American Ins Co 1653 NY \$1,633 1,49% \$1,620 \$390 20 Standard Fire Ins Co 19070 CT \$1,631 1,49% \$1,309 \$603 21 Northern Ins Co Of NY 19372 NY \$1,549 1,41% \$1,377 \$386 22 XL Specially Ins Co 37865 DE \$1,260 1,15% \$1,395 (\$742) 23 United Services Auto Assoc 25941 TX \$598 0,64% \$689 \$227 24 Encompass Ins Co Of American 10071 IL \$530 0,48% \$508 \$344 25 Liberty Ins Underwriters Inc Co 19682 CT \$526 0,48% \$508 \$344 26 Liberty Ins Co 23043 MA \$367 0,33% \$616 \$6149 27 Centennial Ins Co 41560 WA \$318 0,29% \$277 \$12 28 Liberty Mut Ins Co 23041 PA \$324 0,29% \$277 \$12 28 Liberty Mut Ins Co 23841 PA \$321 0,29% \$313 \$74 31 Red Shied Ins Co 34560 WA \$318 0,29% \$277 \$12 28 Liberty Froenty Cas Co Of America 24667 CT \$209 0,19% \$305 \$529 33 Travelers Property Cas Co Of Amer 24674 CT \$209 0,19% \$305 \$529 34 Glens Filalis Ins Co 3462 DE \$360 0,19% \$305 \$529 35 Amica Mut Ins Co 3462 DE \$360 0,19% \$305 \$529 36 Amica Mut Ins Co 3462 DE \$360 0,19% \$305 \$529 37 Affiliated Fin Ins Co 3462 DE \$360 0,19% \$305 \$529 37 Affiliated Fin Ins Co 3462 DE \$360 0,19% \$357 \$15 38 Westport Ins Corp 34207 MO \$136 0,12% \$124 \$43 40 Quadrant Ind Co 10629 CT \$1111 0,10% \$44				. ,			* *	96.45%
13 Insurance Co Of North Amer 22713 PA \$3,057 2.79% \$3,817 (\$204) 14 Markel American Ins Co 28932 VA \$2,881 2.63% \$3,237 \$896 15 Northern Assur Co Of Amer 33399 MA \$2,838 2.59% \$851 \$306 16 Indermity Ins Co Of North Amer 43575 PA \$2,730 2.49% \$2,365 \$1,688 17 Great American Ins Co Of North Amer 43575 PA \$2,730 2.49% \$2,365 \$1,688 18 Foremost Ins Co Of North Amer \$43575 PA \$2,730 2.49% \$2,365 \$1,688 18 Foremost Ins Co Of North American Ins Co Of NY \$1,837 \$1,679 1.72% \$1,969 \$772 19 Zurich American Ins Co 16535 NY \$1,633 1.49% \$1,620 \$390 20 Standard Fire Ins Co 19070 CT \$1,631 1.49% \$1,309 \$603 21 Northern Ins Co Of NY 19372 NY \$1,631 1.49% \$1,377 \$386 22 XL Specialty Ins Co 37885 DE \$1,260 1.15% \$1,395 (\$742) 23 United Services Auto Assoc 25941 TX \$969 0.64% \$689 \$247 24 Encompass Ins Co Of America 10071 IL \$530 0.48% \$3377 \$88 25 Hartford Fire In Co 1962 CT \$526 0.48% \$537 \$88 25 Liberty Ins Underwriters Inc 19917 NY \$508 0.46% \$540 \$940 (\$184) 27 Centennial Ins Co 19909 NY \$386 0.35% \$635 \$(\$22) 28 Liberty Mut Ins Co 23043 MA \$367 0.33% \$(\$16) \$(\$149) 27 Centennial Ins Co 24841 PA \$321 0.29% \$193 \$74 31 Red Shiel Ins Co 41580 WA \$318 0.29% \$277 \$12 28 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 22674 CT \$200 0.19% \$305 \$15 34 Glens Fills Ins Co 34622 DE \$526 0.14% \$151 \$146 35 Amica Mut Ins Co 19976 RI \$188 0.17% \$181 \$146 36 Bankers Ins CO 34622 DE \$526 0.14% \$533 \$140 37 Affiliated Firn Ins CO 1044 RI \$151 0.14% \$151 \$15 34 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins CO 10629 C								60.16%
14 Markel American Ins Co 28932 VA \$2,881 2.63% \$3,237 \$896 15 Northern Assur Co Of Amer 38369 MA \$2,838 2.59% \$851 \$306 16 Indemny Ins Co Of North Amer 43575 PA \$2,730 2.49% \$2,365 \$1,688 17 Great American Ins Co of NY 22136 NY \$1,924 1,76% \$1,883 \$281 18 Foremost Ins Co 11185 MI \$1,879 1,72% \$1,969 \$772 19 Zurich American Ins Co 16535 NY \$1,633 1,49% \$1,620 \$390 20 Standard Fire Ins Co 19070 CT \$1,631 1,49% \$1,309 \$603 21 Northern Ins Co Of NY 19372 NY \$1,549 1,41% \$1,377 \$368 22 XL Specialty Ins Co 37895 DE \$1,260 1,15% \$1,395 \$(\$742) 23 United Services Auto Assoc 25941 TX \$598 0,64% \$689 \$287 24 Encompass Ins Co Of America								30.80%
15 Northern Assur Co Of Amer 38369 MA \$2.838 2.59% \$851 \$306 16 Indemnity Ins Co Of North Amer 43575 PA \$2,730 2.49% \$2.365 \$1.688 17 Great American Ins Co 11185 MI \$1.924 1.76% \$1.883 \$281 18 Foremost Ins Co 11185 MI \$1.879 1.72% \$1.989 \$772 19 Zurich American Ins Co 16535 NY \$1.633 1.49% \$1.600 \$390 20 Standard Fire Ins Co 19070 CT \$1.631 1.49% \$1.309 \$603 21 Northern Ins Co 19372 NY \$1.549 1.41% \$1.377 \$386 21 Northern Ins Co 37885 DE \$1.260 \$1.15% \$1.395 \$(5742) 22 XL Specialty Ins Co 37885 DE \$1.260 \$1.15% \$1.395 \$(5742) 24 Encompass Ins Co Of America 10071 IL \$530 0.48% \$537 \$68 25 Hartford Fire In Co 19862	Insurance Co Of North Amer					\$3,817	***	(5.35)%
16 Indemnity Ins Co Of North Amer 43575 PA \$2,730 2.49% \$2,365 \$1,688 17 Great American Ins Co of NY 22136 NY \$1,924 1.76% \$1,883 \$281 18 Foremost Ins Co 11185 MI \$1,879 1,72% \$1,969 \$772 19 Zurich American Ins Co 16535 NY \$1,633 1,49% \$1,620 \$390 20 Standard Fire Ins Co 19070 CT \$1,631 1,49% \$1,309 \$603 21 Northern Ins Co Of NY 19372 NY \$1,549 1,41% \$1,377 \$386 22 XL Specialty Ins Co 37885 DE \$1,260 1,15% \$1,395 (\$742) 23 United Services Auto Assoc 25941 TX \$698 0,64% \$689 \$287 24 Encompass Ins Co Of America 10071 IL \$530 0,48% \$377 \$588 25 Hartford Fire In Co 19682 CT \$526 0,48% \$377 \$588 26 Liberty Ins Underwriters Inc	Markel American Ins Co	28932			2.63%		·	27.67%
17 Great American Ins Co of NY 22136 NY \$1,924 1.76% \$1,883 \$281 18 Foremost Ins Co 11185 MI \$1,879 1.72% \$1,969 \$772 19 Zurich American Ins Co 16535 NY \$1,633 1.49% \$1,620 \$390 20 Standard Fire Ins Co 19070 CT \$1,631 1.49% \$1,309 \$603 21 Northern Ins Co Of NY 19372 NY \$1,649 1.41% \$1,377 \$386 21 Northern Ins Co Of NY 19372 NY \$1,649 1.41% \$1,377 \$386 22 XL Specialty Ins Co 37885 DE \$1,260 1.15% \$1,395 \$(5742) 23 United Services Auto Assoc 25941 TX \$698 0.64% \$889 \$287 24 Encompass Ins Co Of America 10071 IL \$530 0.48% \$377 \$68 25 Hartford Fire In Co 19682 CT \$526 0.48% \$340 \$341 26 Liberty Ins Underwriters Inc 19917 </td <td>Northern Assur Co Of Amer</td> <td></td> <td></td> <td></td> <td>2.59%</td> <td>• • • • • • • • • • • • • • • • • • • •</td> <td>-</td> <td>35.939</td>	Northern Assur Co Of Amer				2.59%	• • • • • • • • • • • • • • • • • • • •	-	35.939
18 Foremost Ins Co 11185 MI \$1,879 1.72% \$1,969 \$772 19 Zurich American Ins Co 16535 NY \$1,633 1.49% \$1,620 \$390 20 Standard Fire Ins Co 19070 CT \$1,631 1.49% \$1,309 \$603 21 Northern Ins Co Of NY 19372 NY \$1,549 1.41% \$1,377 \$386 22 XL Specialty Ins Co 37885 DE \$1,260 1.15% \$1,395 \$742 23 United Services Auto Assoc 25941 TX \$698 0.64% \$689 \$287 24 Encompass Ins Co Of America 10071 IL \$530 0.48% \$337 \$68 25 Harford Fire In Co 19862 CT \$526 0.48% \$508 \$94 26 Liberty Ins Underwriters Inc 19917 NY \$508 0.46% \$940 (\$184) 27 Centennial Ins Co 19909 NY \$386 0.35% \$635 \$522 28 Liberty Mut Ins Co 23043 MA	Indemnity Ins Co Of North Amer	43575	PA	\$2,730	2.49%	\$2,365	\$1,688	71.369
19 Zurich American Ins Co 16535 NY \$1,633 1,49% \$1,620 \$390 20 Standard Fire Ins Co 19070 CT \$1,631 1,49% \$1,309 \$603 21 Northern Ins Co Of NY 19372 NY \$1,549 1,41% \$1,377 \$386 22 XL Specialty Ins Co 37885 DE \$1,260 1,15% \$1,395 (\$742) 23 United Services Auto Assoc 25941 TX \$698 0,64% \$689 \$287 24 Encompass Ins Co Of America 10071 IL \$530 0,48% \$377 \$68 25 Hartford Fire In Co 19682 CT \$526 0,48% \$508 \$94 26 Liberty Ins Underwriters Inc 19917 NY \$508 0,46% \$940 (\$184) 27 Centennial Ins Co 19999 NY \$336 0,35% \$635 (\$22) 28 Liberty Mut Ins Co 23043 MA \$367 0,33% (\$16) (\$149) 27 Centennial Ins Co 23943 MA<	Great American Ins Co of NY	22136	NY	\$1,924	1.76%	\$1,883	\$281	14.909
20 Standard Fire Ins Co 19070 CT \$1,631 1,49% \$1,309 \$603 21 Northern Ins Co Of NY 19372 NY \$1,549 1,41% \$1,377 \$386 22 XL Specialty Ins Co 37885 DE \$1,260 1,15% \$1,395 (\$742) 23 United Services Auto Assoc 25941 TX \$698 0,64% \$689 \$287 24 Encompass Ins Co Of America 10071 IL \$530 0,48% \$377 \$68 25 Hartford Fire In Co 19682 CT \$526 0,48% \$377 \$68 25 Liberty Ins Underwriters Inc 19917 NY \$508 0,46% \$940 (\$184) 27 Centennial Ins Co 19909 NY \$386 0,35% \$635 (\$22) 28 Liberty Mut Ins Co 23043 MA \$367 0,33% (\$16) (\$149) 29 USAA Cas Ins Co 23841 PA \$321 0,29% \$133 \$74 31 Red Shield Ins Co 41580 WA	Foremost Ins Co	11185	MI	\$1,879	1.72%	\$1,969	\$772	39.229
21 Northern Ins Co Of NY 19372 NY \$1,549 1,41% \$1,377 \$386 22 XL Specialty Ins Co 37885 DE \$1,260 1.15% \$1,395 (\$742) 23 United Services Auto Assoc 25941 TX \$698 0.64% \$689 \$287 24 Encompass Ins Co Of America 10071 IL \$530 0.48% \$377 \$68 25 Hartford Fire In Co 19682 CT \$526 0.48% \$508 \$94 26 Liberty Ins Underwriters Inc 19917 NY \$508 0.46% \$940 (\$184) 27 Centennial Ins Co 19909 NY \$386 0.35% \$635 (\$222) 28 Liberty Mut Ins Co 23043 MA \$367 0.33% (\$16) (\$149) 29 USAA Cas Ins Co 25968 TX \$340 0.31% \$318 \$66 30 New Hampshire Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 41580 WA <td< td=""><td>Zurich American Ins Co</td><td>16535</td><td>NY</td><td>\$1,633</td><td>1.49%</td><td>\$1,620</td><td>\$390</td><td>24.059</td></td<>	Zurich American Ins Co	16535	NY	\$1,633	1.49%	\$1,620	\$390	24.059
22 XL Specialty Ins Co 37885 DE \$1,260 1.15% \$1,395 (\$742) 23 United Services Auto Assoc 25941 TX \$698 0.64% \$689 \$287 24 Encompass Ins Co Of America 10071 IL \$530 0.48% \$377 \$68 25 Hartford Fire In Co 19682 CT \$526 0.48% \$508 \$94 26 Liberty Ins Underwriters Inc 19917 NY \$508 0.46% \$940 (\$184) 27 Centennial Ins Co 19909 NY \$386 0.35% \$635 (\$22) 28 Liberty Mut Ins Co 23043 MA \$367 0.33% (\$16) (\$149) 29 USAA Cas Ins Co 25968 TX \$340 0.31% \$318 \$66 30 New Hampshire Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224 <td>Standard Fire Ins Co</td> <td>19070</td> <td>CT</td> <td>\$1,631</td> <td>1.49%</td> <td>\$1,309</td> <td>\$603</td> <td>46.089</td>	Standard Fire Ins Co	19070	CT	\$1,631	1.49%	\$1,309	\$603	46.089
23 United Services Auto Assoc 25941 TX \$698 0.64% \$689 \$287 24 Encompass Ins Co Of America 10071 IL \$530 0.48% \$377 \$68 25 Hartford Fire In Co 19682 CT \$526 0.48% \$508 \$94 26 Liberty Ins Underwriters Inc 19917 NY \$508 0.46% \$940 (\$184) 27 Centennial Ins Co 19909 NY \$386 0.35% \$635 (\$22) 28 Liberty Mut Ins Co 23043 MA \$367 0.33% (\$16) (\$149) 29 USAA Cas Ins Co 23043 MA \$367 0.33% (\$16) (\$149) 29 USAA Cas Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224	Northern Ins Co Of NY	19372	NY	\$1,549	1.41%	\$1,377	\$386	28.019
24 Encompass Ins Co Of America 10071 IL \$530 0.48% \$377 \$68 25 Hartford Fire In Co 19682 CT \$526 0.48% \$508 \$94 26 Liberty Ins Underwriters Inc 19917 NY \$508 0.46% \$940 (\$184) 27 Centennial Ins Co 19909 NY \$386 0.35% \$635 (\$22) 28 Liberty Mut Ins Co 23043 MA \$367 0.33% (\$16) (\$149) 29 USAA Cas Ins Co 25968 TX \$340 0.31% \$318 \$66 30 New Hampshire Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$357 \$15 34 Glens Falls Ins Co 34622 DE \$206	XL Specialty Ins Co	37885	DE	\$1,260	1.15%	\$1,395	(\$742)	(53.19)
25 Hartford Fire In Co 19682 CT \$526 0.48% \$508 \$94 26 Liberty Ins Underwriters Inc 19917 NY \$508 0.46% \$940 (\$184) 27 Centennial Ins Co 19909 NY \$386 0.35% \$635 (\$22) 28 Liberty Mut Ins Co 23043 MA \$367 0.33% (\$16) (\$149) 29 USAA Cas Ins Co 25968 TX \$340 0.31% \$318 \$66 30 New Hampshire Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$305 (\$29) 34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 33162 FL \$155 <	United Services Auto Assoc	25941	TX	\$698	0.64%	\$689	\$287	41.639
26 Liberty Ins Underwriters Inc 19917 NY \$508 0.46% \$940 (\$184) 27 Centennial Ins Co 19909 NY \$386 0.35% \$635 (\$22) 28 Liberty Mut Ins Co 23043 MA \$367 0.33% (\$16) (\$149) 29 USAA Cas Ins Co 25968 TX \$340 0.31% \$318 \$66 30 New Hampshire Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$305 (\$29) 34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 3162 FL \$155 <t< td=""><td>Encompass Ins Co Of America</td><td>10071</td><td>IL</td><td>\$530</td><td>0.48%</td><td>\$377</td><td>\$68</td><td>18.109</td></t<>	Encompass Ins Co Of America	10071	IL	\$530	0.48%	\$377	\$68	18.109
27 Centennial Ins Co 19909 NY \$386 0.35% \$635 (\$22) 28 Liberty Mut Ins Co 23043 MA \$367 0.33% (\$16) (\$149) 29 USAA Cas Ins Co 25968 TX \$340 0.31% \$318 \$66 30 New Hampshire Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$305 (\$29) 34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 33162 FL \$155 0.14% \$53 \$14 38 Westport Ins Corp 34207 MO \$136 0.12%	Hartford Fire In Co	19682	CT	\$526	0.48%	\$508	\$94	18.469
28 Liberty Mut Ins Co 23043 MA \$367 0.33% (\$16) (\$149) 29 USAA Cas Ins Co 25968 TX \$340 0.31% \$318 \$66 30 New Hampshire Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$305 (\$29) 34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 19976 RI \$188 0.17% \$181 \$146 36 Bankers Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12%	Liberty Ins Underwriters Inc	19917	NY	\$508	0.46%	\$940	(\$184)	(19.61)
29 USAA Cas Ins Co 25968 TX \$340 0.31% \$318 \$66 30 New Hampshire Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$305 (\$29) 34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 19976 RI \$188 0.17% \$181 \$146 36 Bankers Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 <td>Centennial Ins Co</td> <td>19909</td> <td>NY</td> <td>\$386</td> <td>0.35%</td> <td>\$635</td> <td>(\$22)</td> <td>(3.45)</td>	Centennial Ins Co	19909	NY	\$386	0.35%	\$635	(\$22)	(3.45)
30 New Hampshire Ins Co 23841 PA \$321 0.29% \$193 \$74 31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$305 (\$29) 34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 19976 RI \$188 0.17% \$181 \$146 36 Bankers Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10%	Liberty Mut Ins Co	23043	MA	\$367	0.33%	(\$16)	(\$149)	913.039
31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$305 (\$29) 34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 19976 RI \$188 0.17% \$181 \$146 36 Bankers Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17	USAA Cas Ins Co	25968	TX	\$340	0.31%	\$318	\$66	20.759
31 Red Shield Ins Co 41580 WA \$318 0.29% \$277 \$12 32 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$305 (\$29) 34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 19976 RI \$188 0.17% \$181 \$146 36 Bankers Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17	New Hampshire Ins Co	23841	PA	\$321	0.29%	\$193	\$74	38.219
32 Mid-Century Ins Co 21687 CA \$224 0.20% \$192 \$61 33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$305 (\$29) 34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 19976 RI \$188 0.17% \$181 \$146 36 Bankers Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17	i							4.389
33 Travelers Property Cas Co Of Amer 25674 CT \$209 0.19% \$305 (\$29) 34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 19976 RI \$188 0.17% \$181 \$146 36 Bankers Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17	Mid-Century Ins Co	21687	CA	\$224	0.20%	\$192	\$61	31.939
34 Glens Falls Ins Co 34622 DE \$206 0.19% \$357 \$15 35 Amica Mut Ins Co 19976 RI \$188 0.17% \$181 \$146 36 Bankers Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17				·		·	·	(9.42)
35 Amica Mut Ins Co 19976 RI \$188 0.17% \$181 \$146 36 Bankers Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17				\$206		\$357		4.189
36 Bankers Ins Co 33162 FL \$155 0.14% \$53 \$14 37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17						·	·	80.789
37 Affiliated Fm Ins Co 10014 RI \$151 0.14% \$151 \$15 38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17				*		* -	• -	25.749
38 Westport Ins Corp 34207 MO \$136 0.12% \$122 \$140 39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17						· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	10.049
39 Alaska Nat Ins Co 38733 AK \$133 0.12% \$124 \$43 40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17				·		·	·	114.429
40 Quadrant Ind Co 10829 CT \$111 0.10% \$44 \$17						•		34.69
				· · · · · · · · · · · · · · · · · · ·		*		37.75
7ii 72 Otrioi Odripanios \$2/1 0.20% \$1,012 \$3,400		10029	01	· ·		•	·	
Totals (Loss Ratio is average) \$109,556 100.00% \$110,468 \$61,770	•							215.15% 55.92%

(1)Excluding all Loss Adjustment Expenses (LAE)